

## ABSTRACT

A multi-risk insurance system and method are disclosed resulting in a single insurance policy with many coverages being included. These coverages include life, health, disability, major medical, critical illness, long-term care, automobile, homeowners, fire, theft, renters, personal liability, general liability and the like. The result for the insured is a savings in time and expense. The insurer lowers administrative costs, sales expenses and inefficiencies.